

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND

In Re: ZACHARY A KENNEDY

Case No.: 09-22917

Debtor(s)

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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Timothy P. Branigan, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/16/2009.
- 2) This case was confirmed on 10/22/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/25/2014.
- 6) Number of months from filing to the last payment: 60
- 7) Number of months case was pending: 71
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 4,169.00
- 10) Amount of unsecured claims discharged without payment \$ 51,713.72
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 38,320.26
Less amount refunded to debtor	\$ 2,380.26
NET RECEIPTS	\$ 35,940.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 2,110.30
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 2,110.30

Attorney fees paid and disclosed by debtor \$ 1,626.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NYMEO FEDERAL CREDIT	SECURED	10,637.00	.00	.00	.00	.00
WELLS FARGO	SECURED	198,448.12	.00	.00	.00	.00
FIA CARD SERVICES	UNSECURED	11,416.94	NA	NA	.00	.00
FIA CARD SERVICES	UNSECURED	4,386.09	NA	NA	.00	.00
LVNV FUNDING LLC	UNSECURED	13,252.00	13,252.00	13,252.00	8,233.14	.00
CENTER FOR INTEGRATI	UNSECURED	235.00	NA	NA	.00	.00
BCAST SETTLEMENT COR	UNSECURED	4,726.00	4,726.20	4,726.20	2,936.18	.00
NYMEO FEDERAL CREDIT	UNSECURED	12,923.00	12,146.01	12,146.01	7,546.03	.00
DISCOVER BANK	UNSECURED	6,364.80	6,364.80	6,364.80	3,954.30	.00
EDFINANCIAL	UNSECURED	5,800.00	NA	NA	.00	.00
EMERG PHYSICIANS ASS	UNSECURED	138.00	NA	NA	.00	.00
FREDERICK MEMORIAL H	UNSECURED	30.00	NA	NA	.00	.00
GETTYSBURG HOSPITAL	UNSECURED	90.00	NA	NA	.00	.00
HOWARD COUNTY GENERA	UNSECURED	30.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	5,075.61	4,888.75	4,888.75	3,037.16	.00
PRA RECEIVABLES MANA	UNSECURED	5,357.92	3,153.15	3,153.15	1,958.97	.00
PEOPLES BANK MASTERC	UNSECURED	294.60	NA	NA	.00	.00
RBS CITIZENS	UNSECURED	5,118.66	4,431.82	4,431.82	2,753.38	.00
RESURGENT ACQUISITIO	UNSECURED	4,922.00	4,953.03	4,953.03	3,077.10	.00
SUSQUEHANNA BANK	UNSECURED	.00	NA	NA	.00	.00
MIDLAND FUNDING LLC	UNSECURED	619.05	457.46	457.46	284.20	.00
ARROW FINANCIAL SERV	UNSECURED	7,312.35	NA	NA	.00	.00
WASHINGTON CTY EMER	UNSECURED	195.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
WASHINGTON COUNTY HO	UNSECURED	1,162.97	NA	NA	.00	.00
MIDLAND FUNDING LLC	UNSECURED	NA	79.25	79.25	49.24	.00

Summary of Disbursements to Creditors:

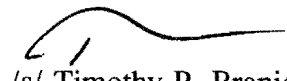
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	.00	.00	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	54,452.47	33,829.70	.00

Disbursements:

Expenses of Administration	\$ 2,110.30	
Disbursements to Creditors	\$ 33,829.70	
TOTAL DISBURSEMENTS:		\$ 35,940.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/12/2015


/s/ Timothy P. Branigan
Timothy P. Branigan, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.